Frequently Asked Questions

Your Questions, Answered.

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What is Max?

Max is an intelligent cash management service designed to help your clients earn higher yields without sacrificing safety or liquidity.

With Max, your clients can earn more while maintaining direct access to their cash in their own FDIC-insured bank accounts, titled directly in their name. Our patented approach to cash management helps clients easily open high-yield savings accounts with trusted banks and optimally distribute funds based on current interest rates and FDIC insurance limits. When rates change, Max members continue to earn the highest yields while keeping their funds insured.

Founded by Six Trees Capital LLC in 2013, Max is led by an experienced management team with backgrounds in banking, wealth management, and technology and is guided by an esteemed Board of Advisors.

Max operates independently and is not affiliated with any bank or brokerage business. We have a strict privacy policy and do not accept advertisements, cross-sell other products, or sell personal information to third parties. Max is free to advisors. Clients pay a nominal membership fee to help cover Max's operating costs; in turn your clients receive 100% of the interest income earned directly from each bank. With this model, Max is able to operate transparently so that we can focus on one thing: *your clients' best interest*.

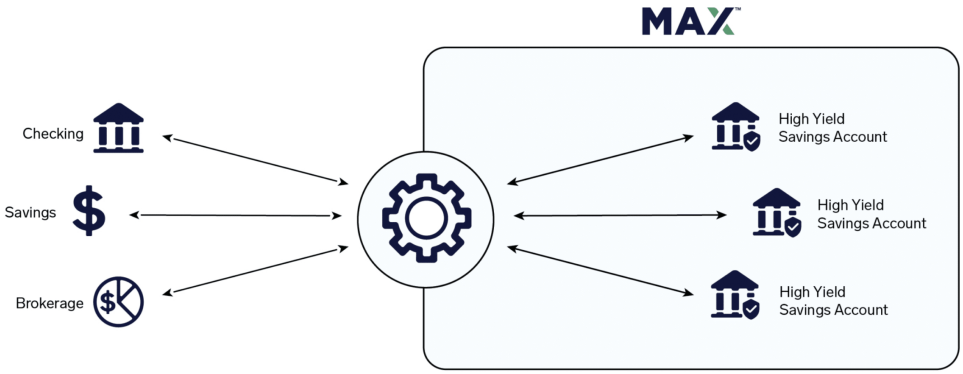
How does Max work?

Max helps clients allocate their cash across a network of trusted online banks offering market-leading interest rates, maximizing their interest earnings and FDIC insurance coverage.

By helping clients spread cash across multiple high-yield savings accounts, Max helps ensure market-leading returns and increased FDIC insurance coverage.

Max's patented service monitors changing interest rates daily. Each month, Max calculates an optimal allocation of your clients' cash based on the parameters they set. Max then passes along their transfer instructions to their banks to optimally allocate their funds across their own accounts. We call this an "Optimization."

During each optimization, your clients' cash will flow between their high-yield savings accounts via a central checking account. This checking account links your clients' accounts together so they can keep their existing bank relationships and track transfers through one account.



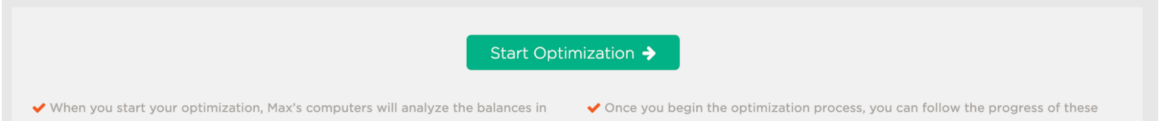
Max members are always in full control of how and when funds are allocated, and they can change their system settings at any time. Clients also retain full control over each account individually, so while Max provides a single dashboard where they can see all of their accounts and request funds transfers, they can also move, deposit, or withdraw their money directly with their banks as needed.

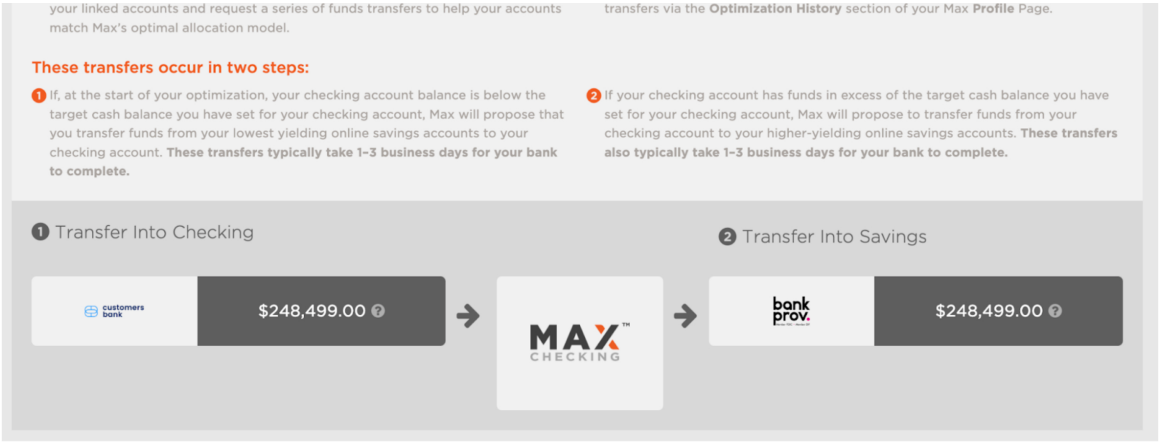
How do Optimizations work?

During an optimization, Max will help your clients allocate their cash optimally to help them earn more.

Once a month, Max will help your clients optimize their accounts according to their settings. They can pause, suspend, or change the date of their monthly optimization and can also initiate an "on-demand" optimization from the Max Dashboard whenever they like.

During an optimization, Max will calculate a set of transfers to help your clients allocate their funds to their highest-yielding savings accounts. Once the highest-yielding account is full up to the FDIC insurance limit, the remaining funds will go to the next-highest-yielding bank account, and so on, until all funds are allocated across their bank accounts. This enables your clients to earn the highest returns while keeping their funds fully insured. All funds transfers flow through their central checking account. Transfers are handled by your clients' own banks and typically take 1-2 business days to be completed, although some transfers occur same-day.


Start Optimization
When you start your optimization, Max's computers will analyze the balances in
Once you begin the optimization process, you can follow the progress of these


your linked accounts and request a series of funds transfers to help your accounts match Max's optimal allocation model.
transfers via the Optimization History section of your Max Profile Page.
These transfers occur in two steps:
1 If, at the start of your optimization, your checking account balance is below the target cash balance you have set for your checking account, Max will propose that you transfer funds from your lowest yielding online savings accounts to your checking account. These transfers typically take 1–3 business days for your bank to complete.
2 If your checking account has funds in excess of the target cash balance you have set for your checking account, Max will propose to transfer funds from your checking account to your higher-yielding online savings accounts. These transfers also typically take 1–3 business days for your bank to complete.
1 Transfer Into Checking
2 Transfer Into Savings
customers bank
$248,499.00
MAX CHECKING
bank prov.
$248,499.00

Max does not have the authority to open new bank accounts without your clients' authorization, so funds will only flow between the accounts they have opened. Max makes it easy to open multiple accounts at once using the patented Max Common Application. The more accounts opened, the more flexibility Max will have to help your clients earn the highest yields.

What is Max Checking?

Max Checking is an integrated checking account, available during enrollment, that connects all deposits, withdrawals, and optimizations on Max.

Max Checking is an integrated checking account that opens in as little as 60 seconds and helps connect your clients' existing bank and brokerage accounts to Max's proprietary network of high-yield savings accounts.

By enrolling in Max Checking, clients can deposit a discrete amount of funds into Max and keep their day-to-day checking account separate from their monthly optimizations.

Max Checking is an FDIC-insured account powered by Customers Bank which offers a yield of 0.20% APY, same-day ACH transfers, free domestic wire transfers, and no monthly fee.

(Learn more about the benefits of Max Checking.)

How much can clients earn?

Max partners with some of the most competitive online banks that consistently offer market-leading rates.

The leading "brick-and-mortar" banks currently offer between zero and 0.15% annual percentage yield (APY) on deposits. By contrast, because of their lower overhead costs, online banks are able to pay higher rates. At current interest rates, a typical client can expect to earn up to **4.06%** on deposits every year by using Max. In many cases, the rates available via Max are preferred rates that are not available to the general public.

Learn more about the benefits of active cash management.

See how much you can earn with Max here.

What does Max cost?

Membership in Max costs 16 basis points (0.16%) per year, billed quarterly.

The Max quarterly membership fee is calculated as the product of i) the total balances held in your clients' high-yield savings accounts and ii) four basis points (0.04%). Clients of financial advisors are not subject to any minimum fees so long as they agree to share their balance data with you. (Max members who don't have a financial advisor are subject to a $20 quarterly minimum.)

There are no incremental fees for funds transfers and the banks supported on the Max platform have all agreed to waive all minimums and monthly fees. Some banks may charge a fee for wire transfers requested outside of Max, but Max Checking includes unlimited free domestic wire transfers.

How safe are client funds?

With Max, clients hold funds directly in their own bank accounts, so they always have direct access to their funds.

Unlike other fintech solutions or insured cash sweep programs, Max never takes custody of clients' funds, so they can rest assured that their cash is liquid and held directly in their own FDIC-insured bank accounts at all times.

We recommend that clients use Max as the central dashboard to manage their accounts. However, clients can also access funds directly with the underlying banks. For your clients' protection, some activities, such as changing their home address, must be handled directly by the banks.

How do Transfers work and how long do they take?

Transfers are executed via the ACH network and typically take 1-2 business days.

With Max, cash is transferred by the banks via your clients' central checking account. The central checking account is designed to link all your clients' accounts together, so they can easily track all deposits, withdrawals, and optimizations.

ACH transfers typically take 1-2 business days, but if your client needs funds sooner they can contact their banks directly to request a wire transfer. Max Checking also offers unlimited free domestic wire transfers.

What is the setup process?

Getting started with Max typically takes 5-10 minutes. After this one-time setup process, clients can earn more forever.

As an advisor, you can send a custom invitation to your clients and pre-fill the application form for them, either manually from your Max Advisor Dashboard or

through Max's existing one-click integrations with leading advisor CRMs such as Redtail and Wealthbox.

Clients can also join directly via Max's website. Clients will be prompted to enter their name, email address, and telephone number to get started. Then they can use the patented Max Common Application to open new high-yield savings accounts in as little as 60 seconds.

To ensure deposits can be fully FDIC-insured, we recommend that clients open at least one online savings account for every $250,000 of cash they wish to optimize. The more accounts opened, the more flexibility Max will have in helping clients earn the highest yields. Advisors have the option to pre-select bank accounts for their clients.

Max will ask your client a few questions to configure their optimization settings. Then, they can link their funding institution and make their first deposit, or advisors can move funds in via ACH or wire. There is no minimum balance required to use Max. Many clients start by optimizing smaller balances and then grow their balances over time as they become comfortable with how Max works. In the process, advisors can discover held-away assets, which can lead to more holistic planning discussions and growth in AUM.

If you invite your client to use Max, you will automatically be granted read-only visibility into your clients' accounts. If your client signs up on their own, they can add you as their financial advisor during enrollment or later on their Profile page. As an advisor, you will be able to see up-to-date balance information for each of your clients' linked accounts.

What happens at Tax time? −

Max includes a helpful feature called Consolidated Tax Reporting.

Each online bank will prepare a 1099-INT statement for any accounts that have earned at least $10 in interest during the prior year.

Upon your client's request, Max will request 1099-INT statements from each of their banks and deliver them to your client by email in a single password-protected PDF file. Your client can also check a box to cc: you on their Consolidated Tax Report.

Is Max secure? −

Max was designed from the ground up with security in mind and has been analyzed and tested by leading experts in cybersecurity.

The overall design of Max provides additional safeguards to help ensure that banks move funds only between your client's own accounts. All funds transfers are executed by your clients' banks, not by Max. Max never touches clients' money, so cash stays FDIC-insured in clients' own bank accounts at all times. Unlike other cash sweep solutions, there are no "omnibus accounts," "sub-ledgers," or other intermediaries that stand between clients and their cash. Max was conceived with the simple design principle that cash is always safest when it is held directly in clients' own FDIC-insured bank accounts.

In addition to security, Max also cares about privacy and understands that the best way to protect client data is not to retain it unnecessarily. For example, Max permanently deletes sensitive personal information, such as social security numbers, after it is securely transmitted to the banks. Max has strict privacy policies and does not accept advertising, cross-sell other products, or sell information to third parties.

Read about the extensive measures we've taken to protect the privacy and security of client accounts.

How do I contact Max? −

Max is eager to answer any other questions you might have.

Interested advisors can schedule a 15-minute Q&A call or 30-minute demo here.

For inquiries related to a client using Max, please contact clientsupport@maxmyinterest.com.

We also encourage you to visit our Knowledge Base for more information.

Don't see your question answered?

We're here to help.

Contact Us

MAX™

Intelligent cash management for intelligent investors.

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